

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 20-14541-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott D Stearns  
1010 Breckenridge Drive  
Somerville, NJ 08876

Naoko Stearns  
1010 Breckenridge Drive  
Somerville, NJ 08876

Social Security No.:

xxx-xx-7433

xxx-xx-2771

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 5/19/20

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: April 21, 2020

JAN: pbf

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

## Certificate of Notice Page 2 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Scott D Stearns  
Naoko Stearns  
DebtorsCase No. 20-14541-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 132Page 1 of 4  
Total Noticed: 87

Date Rcvd: Apr 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 23, 2020.

db/jdb  
cr +Scott D Stearns, Naoko Stearns, 1010 Breckenridge Drive, Somerville, NJ 08876-3687  
+SWBC MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,  
Philadelphia, PA 19103-1814  
518767832 +20 Pine Street Investors LLC, c/o The Klein Group, LLC, 25A Hanover Road, Suite 350,  
Florham Park, NJ 07932-1425  
518767837 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Drive,  
Wilmington, DE 19808)  
518767847 +AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241  
518767845 +AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
518767844 +Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218  
518767843 +Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
518767851 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982236, El Paso, TX 79998-2236)  
518767849 +Bancorp., 30 N. LaSalle Street, Suite 2320, Chicago, IL 60602-3823  
518767850 +Bank of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413  
518784813 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
518767855 +Capital One / Casual, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518767856 +Capital One / Casual, Po Box 30253, Salt Lake City, UT 84130-0253  
518767859 +Chase, 700 Kansas Lane, Monroe, LA 71203-4774  
518767870 +Chase Card Services, Po Box 30281, Salt Lake City, UT 84130-0281  
518767872 +Citibank, Po Box 6217, Sioux Falls, SD 57117-6217  
518767871 +Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,  
St Louis, MO 63179-0034  
518767873 +Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438  
518767874 +Citimortgage, Po Box 6243, Sioux Falls, SD 57117-6243  
518767875 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
Mason, OH 45040-8999  
518767877 +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
518767881 +Eco-Futures Development, 600 Anton Blvd., 11th Floor, Costa Mesa, CA 92626-7100  
518767882 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
518767885 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
518767886 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, Attn: Bankruptcy, 38 Fountain Square Plaza,  
Cincinnati, OH 45263)  
518767890 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,  
Po Box 62180, Colorado Springs, CO 80962)  
518767887 +Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45277-0001  
518767888 +Firstmark Services, Attn: Bankruptcy, Po Box 82522, Lincoln, NE 68501-2522  
518767889 +Firstmark Services, 121 South 13th Street, Lincoln, NE 68508-1904  
518767891 +Ford Motor Credit, P.O. Box 542000, Omaha, NE 68154-8000  
518804031 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487-2853  
518767893 Kabbage, Inc., PO Box, 77081, Atlanta, GA 30357  
518767896 +Marshack Hays LLP, 870 Roosevelt, Irvine, CA 92620-3663  
518767897 +New York State, Department of Taxation and Finance, Bankruptcy Section, P.O. Box 5300,  
Albany, NY 12205-0300  
518767900 +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180  
518767898 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982  
518767899 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,  
Cleveland, OH 44101-4982  
518767902 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
518767903 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
518767904 +Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130  
518767905 Raymour & Flanigan, CscI Dispute Team N8235-04m, Des Moines, IA 50306  
518767906 +Robb Evans & Associates LLC, Receiver, 11450 Sheldon Street, Sun Valley, CA 91352-1121  
518767907 +Sheldon Rosenberg, 3 Stanford Court, West Orange, NJ 07052-2023  
518767909 #+Singer Lewak, 3600 S. Yosemite St., Suite 600, Denver, CO 80237-1829  
518767908 +Singer Lewak, 10960 Wilshire Blvd., 7th Floor, Los Angeles, CA 90024-3710  
518767910 State of New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245  
518767911 Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876  
518767917 +Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404  
518767922 +Synch/Lord & Taylor, Po Box 30253, Salt Lake City, UT 84130-0253  
518796332 +TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road,  
Latham New York 12110-2100  
518767927 +Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475  
518767928 +Target, Po Box 673, Minneapolis, MN 55440-0673  
518767933 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
518767934 +Ultimate Brands, c/o Richard A. Marshack, Ch. 7 Trustee, 870 Roosevelt,  
Irvine, CA 92620-3663

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518767936 +Wells Fargo Jewelry Advantage, Po Box 14517, Des Moines, IA 50306-3517  
518767935 +Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 21 2020 22:49:30 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 21 2020 22:49:29 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

518767838 E-mail/Text: ebnbankruptcy@ahm.honda.com Apr 21 2020 22:49:35 American Honda Finance,  
600 Kelly Way, Holyoke, MA 01040

518767833 E-mail/Text: ebnbankruptcy@ahm.honda.com Apr 21 2020 22:49:35 American Honda Finance,  
Attn: Bankruptcy, Po Box 168088, Irving, TX 75016

518770086 E-mail/Text: ebnbankruptcy@ahm.honda.com Apr 21 2020 22:49:35  
American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
Irving, TX 75016-8088

518767841 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Apr 21 2020 22:49:03  
AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853

518767842 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Apr 21 2020 22:49:03  
AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145

518793124 E-mail/Text: Bankruptcy.RI@Citizensbank.com Apr 21 2020 22:48:45 Citizens Bank N.A.,  
One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919

518767854 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 21 2020 23:02:52 Capital One,  
Po Box 30281, Salt Lake City, UT 84130-0281

518767853 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 21 2020 23:01:09 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

518767879 E-mail/Text: mrdiscen@discover.com Apr 21 2020 22:48:48 Discover Financial,  
Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850

518767880 E-mail/Text: mrdiscen@discover.com Apr 21 2020 22:48:48 Discover Financial, Pob 15316,  
Wilmington, DE 19850

518777049 E-mail/Text: mrdiscen@discover.com Apr 21 2020 22:48:48 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

518767884 E-mail/Text: eslbankruptcynotifications@esl.org Apr 21 2020 22:49:22  
ESL Federal Credit Union, 100 Kings Highway, Rochester, NY 14617

518767883 +E-mail/Text: eslbankruptcynotifications@esl.org Apr 21 2020 22:49:22  
ESL Federal Credit Union, Attn: Bankruptcy Dept, Po Box 92714, Rochester, NY 14692-8814

518767892 E-mail/Text: sbse.cio.bnc.mail@irs.gov Apr 21 2020 22:48:57 Internal Revenue Service (IRS),  
Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346

518767857 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 21 2020 23:01:06 Chase,  
Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

518767861 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 21 2020 23:02:48 Chase Card Services,  
Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

518767866 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 21 2020 23:01:51 Chase Card Services,  
Po Box 15369, Wilmington, DE 19850

518767894 E-mail/Text: camanagement@mtb.com Apr 21 2020 22:49:07 M & T Bank, Attn: Bankruptcy,  
Po Box 844, Buffalo, NY 14240

518767895 E-mail/Text: camanagement@mtb.com Apr 21 2020 22:49:07 M & T Bank, Po Box 900,  
Millsboro, DE 19966

518767919 +E-mail/PDF: gecsedirecoverycorp.com Apr 21 2020 23:02:39 Synchb/Car Care,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518767920 +E-mail/PDF: gecsedirecoverycorp.com Apr 21 2020 23:01:44 Synchb/Car Care,  
C/o Po Box 965036, Orlando, FL 32896-0001

518767921 +E-mail/PDF: gecsedirecoverycorp.com Apr 21 2020 23:01:42 Synchb/Lord & Taylor,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518767924 +E-mail/PDF: gecsedirecoverycorp.com Apr 21 2020 23:01:42 Synchrony Bank/HH Gregg,  
C/o Po Box 965036, Orlando, FL 32896-0001

518767923 +E-mail/PDF: gecsedirecoverycorp.com Apr 21 2020 23:01:42 Synchrony Bank/HH Gregg,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518767925 +E-mail/PDF: gecsedirecoverycorp.com Apr 21 2020 23:01:42 Synchrony Bank/Lowes,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518767926 +E-mail/PDF: gecsedirecoverycorp.com Apr 21 2020 23:01:01 Synchrony Bank/Lowes,  
Po Box 956005, Orlando, FL 32896-0001

518767931 E-mail/Text: bankruptcy@td.com Apr 21 2020 22:49:32 TD Bank, N.A., 32 Chestnut Street,  
Lewiston, ME 04240

518767929 E-mail/Text: bankruptcy@td.com Apr 21 2020 22:49:32 TD Bank, N.A., 32 Chestnut Street,  
Po Box 1377, Lewiston, ME 04243

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518767839\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Drive,  
Wilmington, DE 19808)

518767840\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 600 Kelly Way, Holyoke, MA 01040)

518767834\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Attn: Bankruptcy, Po Box 168088,  
Irving, TX 75016)

518767835\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Attn: Bankruptcy, Po Box 168088,  
Irving, TX 75016)

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Form ID: 132

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

518767836\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016)

518767846\* +AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

518767848\* +AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241

518767852\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)

518767860\* +Chase, 700 Kansas Lane, Monroe, LA 71203-4774

518767878\* +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218

518767876\* +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999

518767858\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)

518767862\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)

518767863\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)

518767864\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)

518767865\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)

518767867\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)

518767868\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)

518767869\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)

518767901\* +Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180

518767912\* Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876

518767913\* Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876

518767914\* Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876

518767915\* Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876

518767916\* Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876

518767918\* +Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404

518767932\* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299  
(address filed with court: TD Bank, N.A., 32 Chestnut Street, Lewiston, ME 04240)

518767930\* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299  
(address filed with court: TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243)

TOTALS: 0, \* 28, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 23, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 132

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Total Noticed: 87

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor SWBC Mortgage Corporation dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Justin M Gillman on behalf of Debtor Scott D Stearns ecf@gbclawgroup.com,  
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com  
Justin M Gillman on behalf of Joint Debtor Naoko Stearns ecf@gbclawgroup.com,  
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com  
Sherri Jennifer Smith on behalf of Creditor SWBC MORTGAGE CORPORATION nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6